



#### LOCAL HELP FOR PEOPLE WITH MEDICARE

## Ask SHIP

Mary Phillips

**Q:** I am very ill, and the doctor has mentioned the possibility of hospice care in the future. What is hospice care, and is it covered by Medicare?

**A:** Hospice is a special way of caring for people who are terminally ill. The goal of hospice is to care for the terminally ill, to manage their pain and other symptoms – not to cure their illness. Hospice services can be provided by either a public agency or a private company.

Hospice care is a covered Medicare service. It is part of your Part A benefits. In order for Medicare to cover hospice care you must meet the following criteria:

- You are eligible for Medicare Part A; and
- Your doctor and hospice director certify that you are terminally ill, and have 6 months or less to live if your illness runs its normal course; and

- You sign a statement choosing to receive hospice care; and
- You receive care from a Medicare-approved hospice program.

You can receive hospice care as long as your doctor and the hospice director certify that you are terminally ill. Hospice care is given in “periods of care”. You will have two 90 periods of care, followed by an unlimited number of 60 day periods of care. At the start of each period of care your doctor and hospice director must recertify that you are terminally ill, in order to continue your hospice care.

Medicare will pay the hospice provider for your hospice care. You will only pay a small co-pay for each prescription drug and other similar products used for pain relief and symptom control, and 5% of the Medicare payment amount for inpatient respite care. Drugs that are not related to pain relief and symptom control would be covered under your Part D or other drug plan.

Under the hospice benefit, Medicare will not pay for treatment to cure your illness, prescription drugs to treat or cure your illness, care from a provider that was not set up by the

hospice medical team, and room and board.

For more information contact one of the following organizations:

- Indiana Association for Home & Hospice Care  
317-844-6630  
[www.ind-homecare.org](http://www.ind-homecare.org)
- Indiana Hospice & Palliative Care  
317-464-5145  
[www.ihpco.org](http://www.ihpco.org)
- National Hospice & Palliative Care Organization  
1-800-658-8898  
[www.nhpoc.org](http://www.nhpoc.org)
- Hospice Association of America  
1-202-546-4759  
[www.hospice-america.org](http://www.hospice-america.org)
- Medicare  
1-800-633-4227  
[www.medicare.gov](http://www.medicare.gov)

Address your questions to:

Ask SHIP  
714 West 53<sup>rd</sup> Street  
Anderson, IN 46013  
Or [www.Medicare.in.gov](http://www.Medicare.in.gov)  
1-800-452-4800